NAO 399

(Rev. 10-95)

WAIVER OF SERVICE OF SUMN	MONS
*	1. 3.50
TO: Law Office of Shmuel Klein, PC	
(NAME OF PLAINTIFF'S ATTORNEY OR UNREPRESE	NTED PLAIN (IFF)
I, Equifax (DEFENDANT NAME)	, acknowledge receipt of your request
	corp Credit et al.
which is case number 08-cv-4922	CAPTION OF ACTION:
(DOCKET NI MBER)	in the United States District Court
for the Southern District of New Yor	k
I have also received a copy of the complaint in the action, two copies of the return the signed waiver to you without cost to me.  I agree to save the cost of service of a summons and an additional copy of the that I (or the entity on whose behalf I am acting) be served with judicial proces.  I (or the entity on whose behalf I am acting) will retain all defenses or object or venue of the court except for objections based on a defect in the summons of I understand that a judgment may be entered against me (or the party on washer or motion under Rule 12 is not served upon you within 60 days after	e complaint in this lawsuit by not requiring ss in the manner provided by Rule 4.  ections to the lawsuit or to the jurisdiction or in the service of the summons.
or within 90 days after that date if the request was sent outside the United Stat	DATE REQUEST WAS SENT.
6/10/08 200	of Equifax Information
Duty to Avoid Unnecessary Costs of Service of	Services, LLC
Rule 4 of the Federal Rules of Civil Procedure requires certain parties to cooperate in saving unneces	SSETY COSTS of service of the summers and complete

defendant located in the United States who, after being notified of an action and asked by a plaintiff located in the United States to waive service of summons, fails to do so will be required to bear the cost of such service unless good cause be shown for its failure to sign and return the waiver.

It is not good cause for a failure to waive service that a party believes that the complaint is unfounded, or that the action has been brought in an improper place or in a court that lacks jurisdiction over the subject matter of the action or over its person or property. A party who warves service of the summons retains all defenses and objections (except any relating to the summons or to the service of the summons), and may later object to the jurisdiction of the court or to the place where the action has been brought.

A defendant who waives service must within the time specified on the waiver form serve on the plaintiff's attorney (or unrepresented plaintiff) a response to the complaint and must also file a signed copy of the response with the court. If the answer or motion is not served within this time, a default judgment may be taken against that defendant. By waiving service, a defendant is allowed more time to answer than if the summons had been actually served when the request for waiver of service was received.